

ABSTRACT OF THE DISCLOSURE

Systems and methods are disclosed for providing financial products to customers. Preferably, a financial product is provided to a customer in association with one or more other financial products. The financial products may correspond to different product categories and may be particularly adapted or suited according to a customer's financial needs. In addition, different product combinations may be offered to customers. For example, a financial product for investing or generating income (such as a savings account, a money market account or a CD account) may be provided in association with a financial product for conducting financial transactions (such as a loan, a mortgage or a credit card account). Additionally, one financial product may be used as security for another financial product of the customer. The financial products may also be structured to maximize the total return and/or utility received by the customer.